

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Eric August Leidich
Charminie Ellen Leidich
Debtors

Case No. 11-04000-MDF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 3
Total Noticed: 54

Date Rcvd: Sep 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2016.

db/jdb +Eric August Leidich, Charminie Ellen Leidich, 326 Doubling Gap Road,
Newville, PA 17241-9446
3876283 +BMG MUSIC SERVICE, P.O. BOX 1958, INDIANAPOLIS, IN 46291-0001
3876284 +BSG FINANCIAL LLC, 400 W. MARKET STREET, SUITE 2700, LOUISVILLE, KY 40202-3358
3876286 +CATHY BARBER, 180 RUSTIC DR., SHIPPENSBURG, PA 17257-9464
3876288 +CENTRAL PENN MGMT GROUP, P.O. BOX 619, EAST PETERSBURG, PA 17520-0619
3876289 +CHAMBERSBURG HOSPITAL OP, 112 N. SEVENTH ST., CHAMBERSBURG, PA 17201-1700
3876291 +COLLECTION BUREAU OF AMERICA, 25954 EDEN LANDING RD., FIRST FLOOR, HAYWARD, CA 94545-3816
3876292 +CORNERSTONE FCU, 5 EASTGATE DRIVE, CARLISLE, PA 17015-9124
3876293 +CREDIT MANAGEMENT COMPANY, 681 ANDERSEN DR., FOSTER PLAZA 6, PITTSBURGH, PA 15220-2766
3876297 +FINANCIAL ACCTS. SVCS. TEAM, P.O. BOX 11567, KNOXVILLE, TN 37939-1567
3876298 +HOLLYWOOD CASINO, 777 HOLLYWOOD BLVD., GRANTVILLE, PA 17028-9237
4252785 +Joshua I. Goldman, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
3876302 +KEYSTONE DENTAL EZ DENTRIX, 767 5TH AVE., CHAMBERSBURG, PA 17201-4207
3876303 +LEEDY COUNSELING SVCS., 3201 SPRING ROAD, CARLISLE, PA 17013-8741
3876305 +MY CASH NOW, 511 BROAD STREET, CHATTANOOGA, TN 37402-1222
3876307 +NATIONAL RECOVERY AGENCY, 2491 PAXTON ST., HARRISBURG, PA 17111-1036
3876309 #+RMS, P.O. BOX 523, RICHFIELD, OH 44286-0523
3876310 +UNITED COMPUURED COLLECTIONS, P.O. BOX 111100, CINCINNATI, OH 45211-1100
3876311 +VALLEY CREDIT SERVICE, INC., 12803 OAK HILL AVE., HAGERSTOWN, MD 21742-2919
3876313 +WEST SHORE SURGERY CENTER, 2015 TECHNOLOGY PARKWAY, MECHANICSBURG, PA 17050-9414

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BANKAMER.COM Sep 12 2016 19:23:00 BANK OF AMERICA, N.A., 2380 Performance Dr.,
Richardson, TX 75082-4333
cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 12 2016 19:23:48
BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, FL 33146-1837
cr EDI: AIS.COM Sep 12 2016 19:23:00 Midland Funding LLC by American InfoSource LP as a,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
cr EDI: AIS.COM Sep 12 2016 19:23:00 Midland Funding LLC by American InfoSource LP as a,
PO Box 4457, Houston, TX 77210-4457
cr EDI: RECOVERYCORP.COM Sep 12 2016 19:23:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3876281 +EDI: ACCE.COM Sep 12 2016 19:23:00 ASSET ACCEPTANCE CORP., P.O. BOX 2036,
WARREN, MI 48090-2036
3876282 +EDI: BANKAMER.COM Sep 12 2016 19:23:00 BAC HOME LOANS/COUNTRYWIDE, 450 AMERICAN ST.,
SIMI VALLEY, CA 93065-6285
4613111 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 12 2016 19:23:48
BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, 5TH FLOOR,
CORAL GABLES, FLORIDA 33146, BAYVIEW LOAN SERVICING, LLC,
4425 PONCE DE LEON BLVD, 5TH FLOOR, CORAL GABLES, FLORIDA 33146-1837
4613110 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 12 2016 19:23:48
BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, 5TH FLOOR,
CORAL GABLES, FLORIDA 33146-1837
3902575 +EDI: BANKAMER.COM Sep 12 2016 19:23:00 Bank of America, N.A., 400 National Way,
Mail Stop: CA6-919-01-23, Simi Valley, CA 93065-6414
3876285 +EDI: CAPITALONE.COM Sep 12 2016 19:23:00 CAPITAL ONE SERVICES, P.O. BOX 30281,
SALT LAKE CITY, UT 84130-0281
3876287 +E-mail/Text: bankruptcy@cavps.com Sep 12 2016 19:23:45 CAVALRY PORTFOLIO SERVICES,
500 SUMMIT LAKE DR., VALHALLA, NY 10595-2322
3876290 E-mail/Text: bankruptcy@reducecar.com Sep 12 2016 19:24:03 COLLECTION BUREAU,
MEDICAL ACCOUNTS ADMIN., P.O. BOX 4127, FORT WALTON BEAC, FL 32549
3876294 +EDI: RCSFNBMARIN.COM Sep 12 2016 19:23:00 CREDIT ONE BANK, P.O. BOX 98873,
LAS VEGAS, NV 89193-8873
3906948 EDI: CAPIO.COM Sep 12 2016 19:23:00 Capio Partners LLC, Quantum3 Group LLC, PO Box 788,
Kirkland, WA 98083-0788
3902067 +E-mail/Text: bankruptcy@cavps.com Sep 12 2016 19:23:45 Cavalry Portfolio Services, LLC,
500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322
3876296 +E-mail/Text: bankruptcy@water.com Sep 12 2016 19:23:33 DS WATERS, ATTN: CUSTOMER SERVICE,
4170 TANNERS CREEK DR., FLOWERY BRANCH, GA 30542-2839
3936879 EDI: RECOVERYCORP.COM Sep 12 2016 19:23:00 Equable Ascent Financial, LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
4227961 EDI: RECOVERYCORP.COM Sep 12 2016 19:23:00 Granite Recovery LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
3876299 +EDI: HFC.COM Sep 12 2016 19:23:00 HOUSEHOLD CREDIT SERVICES, P.O. BOX 98706,
LAS VEGAS, NV 89193-8706
3876300 +EDI: HFC.COM Sep 12 2016 19:23:00 HSBC/ORCHARD BANK, P.O. BOX 81622,
SALINAS, CA 93912-1622
3876301 EDI: IRS.COM Sep 12 2016 19:23:00 INTERNAL REVENUE SERVICE, P.O. BOX 21126,
PHILADELPHIA, PA 19114

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

3902573 EDI: JEFFERSONCAP.COM Sep 12 2016 19:23:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617

3876304 +E-mail/Text: unger@members1st.org Sep 12 2016 19:24:02 MEMBERS 1ST FCU, P.O. BOX 40, MECHANICSBURG, PA 17055-0040

4302723 EDI: AIS.COM Sep 12 2016 19:23:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

4236703 EDI: AIS.COM Sep 12 2016 19:23:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457

3910718 EDI: Q3G.COM Sep 12 2016 19:23:00 Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788

3908929 EDI: RECOVERYCORP.COM Sep 12 2016 19:23:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

3879178 EDI: AGFINANCE.COM Sep 12 2016 19:23:00 Springleaf Financial Services, 6 S HANOVER ST, carLISLE, PA 17013-3306

3876279 EDI: AGFINANCE.COM Sep 12 2016 19:23:00 AMERICAN GENERAL, 6 S. HANOVER ST., CARLISLE, PA 17013

3945589 EDI: VERIZONWIRE.COM Sep 12 2016 19:23:00 VERIZON WIRELESS, PO BOX 3397, BLOOMINGTON, IL 61702-3397

3876312 +E-mail/Text: rmcbknotices@wm.com Sep 12 2016 19:23:57 WASTE MANAGEMENT, 4300 INDUSTRIAL PARK ROAD, CAMP HILL, PA 17011-5749

3876314 +E-mail/Text: ebankruptcy@woodforest.com Sep 12 2016 19:23:46 WOODFOREST NATIONAL BANK, P.O. BOX 7889, SPRING, TX 77387-7889

3953530 +E-mail/Text: rmcbknotices@wm.com Sep 12 2016 19:23:57 Waste Management, 2625 W. Grandview Rd. Ste. 150, Phoenix, AZ 85023-3109

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3934349* +Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036

3902574* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617)

3876308* +NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036

3876280 ###APEX ASSET MGMT. LLC, 1891 SANTA BARBARA DRIVE, SUITE 204, LANCASTER, PA 17601-4106

3876295 ###CRNA CARLISLE, C/O APEX ASSET MANAGEMENT, 1891 SANTA BARBARA DR. STE 204, LANCASTER, PA 17601-4106

3876306 ###NATIONAL CREDIT SOLUTIONS, P.O. BOX 15779, OKLAHOMA CITY, OK 73155-5779

TOTALS: 0, * 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2016 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Jill Manuel-Coughlin on behalf of Creditor BANK OF AMERICA, N.A. jill@pkjllc.com,
chris.amann@pkjllc.com/nick.bracey@pkjllc.com/samantha.gonzalez@pkallc.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 3 of 3
Total Noticed: 54

Date Rcvd: Sep 12, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joshua I Goldman on behalf of Creditor Bayview Loan Servicing, LLC et al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Philip Charles Briganti on behalf of Debtor Eric August Leidich pbriganti@pa.net
Philip Charles Briganti on behalf of Joint Debtor Charminie Ellen Leidich pbriganti@pa.net
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 Eric August Leidich
First Name Middle Name Last Name

Debtor 2 Charminie Ellen Leidich
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5041**

EIN ---

Social Security number or ITIN **xxx-xx-8576**

EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:11-bk-04000-MDF**

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric August Leidich

Charminie Ellen Leidich
aka Charminie E. McGill**By the
court:**September 12, 2016Honorable Mary D. France
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.